Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-11231-elf Eileen M Bowers Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3 Date Rcvd: Jun 14, 2022 Form ID: 309I Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

Recip ID **Recipient Name and Address**

+ Eileen M Bowers, 1630 Horace Court, Bensalem, PA 19020-3802 14690468 + Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Jun 15 2022 00:23:00	PAUL H. YOUNG, Young, Marr, Mallis & Deane, LLC, 3554 Hulmeville Rd., Ste 102, Bensalem, PA 19020
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 15 2022 00:24:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jun 15 2022 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 15 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 15 2022 00:24:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14690460	+ EDI: CAPITALONE.COM	Jun 15 2022 04:28:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14690461	+ EDI: CAPITALONE.COM	Jun 15 2022 04:28:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14690463	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 00:24:00	Cavalry Portfolio Services, 1 American Lane, Greenwich, CT 06831-2560
14690462	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 00:24:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14692227	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 00:24:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14691647	Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2022 00:28:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14690465	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 00:24:00	Midland Funding, LLC, 320 East Big Beaver, Troy, MI 48083-1238
14690464	+ Email/Text: bankruptcydpt@mcmcg.com		

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Rd, Ste 370, Northbrook, IL 60062-2757

User: admin

Date Rcvd: Jun 14, 2022 Form ID: 309I Total Noticed: 24 Jun 15 2022 00:24:00 Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069 14690467 + EDI: AISMIDFIRST Jun 15 2022 04:28:00 Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959 14690466 + EDI: AISMIDFIRST Jun 15 2022 04:28:00 Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648 14690469 + Email/PDF: resurgentbknotifications@resurgent.com Jun 15 2022 00:28:35 Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 14690470 Email/PDF: resurgentbknotifications@resurgent.com Jun 15 2022 00:28:35 Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602 14690471 + Email/Text: bankruptcy@sw-credit.com Jun 15 2022 00:24:00 SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957 14690472 Email/Text: bankruptcy@sw-credit.com SWC Group, 4120 International Parkway, Jun 15 2022 00:24:00 Carrollton, TX 75007-1957 14694852 + EDI: AIS COM T Mobile/T-Mobile USA Inc, by American Jun 15 2022 04:28:00 InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 14690474 + EDI: PRATHEBUR The Bureaus Inc, 650 Dundee Road, Northbrook, Jun 15 2022 04:28:00 IL 60062-2747 + EDI: PRATHEBUR 14690473 Jun 15 2022 04:28:00 The Bureaus Inc, Attn: Bankruptcy, 650 Dundee

TOTAL: 23

District/off: 0313-2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

aty *+ KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name Email Address

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

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Date Rcvd: Jun 14, 2022 Form ID: 309I Total Noticed: 24

PAUL H. YOUNG

on behalf of Debtor Eileen M Bowers support@ymalaw.com

ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com

,lesliebrown.paralegal@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com rsolarz@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to identify the case:						
Debtor 1:	Eileen M Bowers	Social Security number or ITIN: xxx-xx-1516				
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bankruptcy Court: Eastern District of Pennsylvania		Date case filed for chapter: 13 5/12/22				
Case number:	22-11231-elf					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Eileen M Bowers	
2.	All other names used in the last 8 years		
3.	Address	1630 Horace Court Bensalem, PA 19020	
		PAUL H. YOUNG	Contact phone 215–639–5297
4.	Debtor's attorney Name and address	Young, Marr, Mallis & Deane, LLC 3554 Hulmeville Rd. Ste 102 Bensalem, PA 19020	Email: support@ymalaw.com
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215–627–1377
	Name and address	Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M; Reading Office — 8:00 A.M. to 4:30 P.M.
		Suite 400 Philadelphia, PA 19107	Contact phone (215)408–2800
			Date: 6/14/22

For more information, see page 2

Debtor Eileen M Bowers Case number 22–11231–elf

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.		Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for		
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	date. If connection details		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/2/22		
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/21/22		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 11/8/22		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the c Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$400.00 The hearing on confirmation will be held on: 8/30/22 at 10:00 AM, Location: Courtroom #1, 900 Market Street,			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If		

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I